

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Filed: : December 29, 1999
Applicant : Cassandra J. Mollett, et al.
Title : System And Method Of Determining Collectability In A Distributed
Negative File

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TC/AU : 3687
Examiner : Andrew J. Rudy

Docket No. : 34250-0877
Customer No. : 29052

**SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450


Sir:

Please find attached hereto a Power of Attorney, Change of Correspondence Address, and Statement Under 37 C.F.R. §3.73(b). By these documents, the assignee of record **REVOKES** any and all powers of attorney previously given in the above-identified patent application, and **APPOINTS** the practitioners associated with Customer Number **29052** to transact all business in the U.S. Patent and Trademark Office connected therewith.

Further, please change the attorney docketing number for this case to **34250-0877**.

If you have any questions or if there are any problems with processing this request,
please contact me at your earliest convenience.

Respectfully submitted,



Malvern U. Griffin III
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Date: July 9, 2008

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POWER OF ATTORNEY

The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications/patents listed in the table provided below, and hereby **APPOINTS** the practitioners associated with **Customer No. 29052**, which currently includes:

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to prosecute the patent applications and/or patents, and transact all business in the U.S. Patent and Trademark Office connected therewith.

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
12/037,010	2008-02-25	SYSTEMS AND METHODS FOR PRIORITIZING RECONCILEMENT INFORMATION SEARCHES	34250-1148
12/025,599	2008-02-04	SYSTEMS AND METHODS FOR DETECTING CORPORATE FINANCIAL TRANSACTIONS	34250-1137
11/936,376	2007-11-07	SYSTEMS AND METHODS FOR INTERFACING LOCATION-BASE DEVICES	34250-1149
11/877,061	2007-10-23	PROFITABILITY EVALUATION IN TRANSACTION DECISION	34250-1212
11/832,505	2007-08-01	SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS	34250-1140
11/778,519	2007-07-16	SUSPICIOUS PERSONS DATABASE	34250-1183

APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/747,766	2007-05-11	POINT OF SALE DEVICES FOR CONVERTING PROMISSORY TRANSACTIONS INTO DEBIT TRANSACTIONS	34250-1176
11/747,056	2007-05-10	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	34250-1182
11/746,969	2007-05-10	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	34250-1181
11/746,529	2007-05-09	APPARATUS AND METHODS FOR PROCESSING MISREAD OR MISKEYED MAGNETIC INDICIA	34250-1114
11/746,524	2007-05-09	APPARATUS AND METHODS FOR PROCESSING MISREAD OR MISKEYED MAGNETIC INDICIA	34250-1115
11/584,909	2006-10-23	SYSTEM FOR MANAGING RISK OF FINANCIAL TRANSACTIONS WITH LOCAL INFORMATION	34250-1106
11/514,681	2006-09-01	SYSTEMS AND METHODS FOR PERFORMING A FINANCIAL TRUSTWORTHINESS ASSESSMENT	34250-1177
11/513,795	2006-08-31	SYSTEMS AND METHODS FOR PRIORITIZING RECONCILEMENT INFORMATION SEARCHES	34250-1104
10/302,051	2006-08-11	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING A SOURCE OF FINANCIAL ACCOUNT DATA	34250-1135
11/445,615	2006-06-02	SYSTEMS AND METHODS FOR ASSOCIATING A SECOND SOURCE OF FUNDS WITH AN ELECTRONIC CHECK TRANSACTION	34250-1215
11/418,780	2006-05-01	SYSTEMS AND METHODS FOR INTERFACING LOCATION-BASE DEVICES	34250-1219
11/415,350	2006-05-01	SYSTEM AND METHOD OF CALL CENTER MANAGEMENT	34250-1222
11/401,147	2006-04-10	SYSTEMS AND METHODS FOR MANAGING THROUGHPUT OF POINT OF SALE DEVICES	34250-1117
11/321,899	2005-12-29	SYSTEMS AND METHODS FOR DETERMINING CHECK RISK BASED ON MICR LENGTH	34250-1217
11/321,719	2005-12-29	SYSTEMS AND METHODS FOR PREAUTHORIZING CHECK TRANSACTIONS	34250-1216
11/321,658	2005-12-29	SYSTEMS AND METHODS FOR DETERMINING FALSE MICR	34250-1218
11/313,539	2005-12-20	SYSTEMS AND METHODS FOR ELECTRONIC TRANSACTION RISK PROCESSING	34250-1118

APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/313,601	2005-12-10	SYSTEMS AND METHODS FOR PERFORMING A SIMPLIFIED RISK ASSESSMENT	34250-1210
7,152,788	2006-12-26	SYSTEM FOR MANAGING RISK OF FINANCIAL TRANSACTIONS WITH LOCATION	34250-1153
11/078,132	2005-03-10	SYSTEMS AND METHODS FOR REWARDING DEBIT TRANSACTIONS	34250-1214
11/054,348	2005-02-09	PRE-PAID ACTIVATION AND REPLENISHMENT ON A POINT-OF-SALE DEVICE	34250-1120
11/018,159	2004-12-21	SYSTEMS AND METHODS FOR PROCESSING PROMISSORY TRANSACTIONS AS DEBIT TRANSACTIONS	34250-1138
11/017,956	2004-12-21	POINT OF SALE DEVICES FOR CONVERTING PROMISSORY TRANSACTIONS INTO DEBIT TRANSACTIONS	34250-1112
10/813,915	2004-03-31	SUSPICIOUS PERSONS DATABASE	34250-1121
10/746,928	2003-12-23	SYSTEM WITH GPS TO MANAGE RISK OF FINANCIAL TRANSACTION	34250-1152
10/746,858	2003-12-23	GPS DATABASE TO MANAGE RISK FOR FINANCIAL TRANSACTIONS	34250-1108
10/746,849	2003-12-23	DEVICE WITH GPS TO MANAGE RISK FOR FINANCIAL TRANSACTIONS	34250-1107
10/746,557	2003-12-23	GLOBAL POSITIONING SYSTEM TO MANAGE RISK FOR POS TERMINAL	34250-0840
10/745,464	2003-12-23	SYSTEMS AND METHODS FOR PRIORITIZING RECONCILEMENT INFORMATION	34250-1109
10/744,957	2003-12-23	SYSTEMS AND METHODS FOR ROUTING REQUEST FOR RECONCILEMENT INFORMATION	34250-1103
10/744,914	2003-12-23	SYSTEMS AND METHODS FOR DETERMINING A RECONCILEMENT RESULT	34250-1105
10/744,706	2003-12-23	SYSTEMS AND METHODS FOR ACCESSING RECONCILEMENT INFORMATION	34250-0837
10/744,459	2003-12-22	APPARATUS AND METHOD FOR AGE VERIFICATION OF PAPER CHECKS FOR ELECTRONIC REDEPOSIT	34250-1220

APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
10/744,213	2003-12-22	APPARATUS AND METHOD FOR AMOUNT VERIFICATION OF PAPER CHECKS FOR ELECTRONIC REDEPOSIT	34250-1189
10/696,743	2003-10-27	SYSTEMS AND METHODS FOR HANDLING MULTIPLE MERCHANT IDENTIFIERS	34250-1102
10/695,637	2003-10-27	SYSTEMS AND METHODS FOR PROCESSING CONVERTED CHECKS	34250-1221
10/695,481	2003-10-27	SYSTEMS AND METHODS FOR EDITING CHECK TRANSACTIONS	34250-1150
10/695,413	2003-10-27	SYSTEMS AND METHODS FOR HANDLING REPETITIVE INPUTS	34250-1175
10/695,412	2003-10-27	SYSTEMS AND METHODS FOR GENERATING RECEIPTS	34250-1151
10/695,401	2003-10-27	SYSTEMS AND METHODS FOR INTERFACING LOCATION-BASE DEVICES	34250-1110
10/695,399	2003-10-27	SYSTEMS AND METHODS FOR MANAGING THROUGHPUT OF POINT OF SALE DEVICES	34250-1111
10/671,001	2003-09-25	DATA VALIDATION SYSTEMS AND METHODS FOR FINANCIAL TRANSACTIONS	34250-0838
10/671,000	2003-09-25	DATA VALIDATION SYSTEMS AND METHODS FOR USE IN FINANCIAL TRANSACTIONS	34250-1209
10/302,796	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION	34250-1136
10/302,780	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT INFORMATION PRIOR TO RISK DETERMINATION	34250-1146
10/302,779	2002-11-20	SYSTEMS AND METHODS FOR SETTLING A TRANSACTION	34250-1179
10/302,770	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION	34250-1147

APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
10/302,745	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING FINANCIAL ACCOUNT INFORMATION	34250-1101
10/223,587	2002-08-15	SYSTEMS AND METHODS FOR PERFORMING ELECTRONIC CHECK COMMERCE	34250-1143
7,386,503	2008-06-10	PROFITABILITY EVALUATION IN TRANSACTION DECISION	34250-1211
7,386,509	2008-06-10	APPARATUS AND METHODS FOR CORRELATING MAGNETIC INDICIA DATA WITH DATABASE RECORDS	34250-1178
10/057,001	2002-01-25	APPARATUS AND METHODS FOR PROCESSING MISREAD OR MISKEYED MAGNETIC INDICIA	34250-1113
10/047,917	2002-01-14	SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODEL TO CONTROL FINANCIAL RISK	34250-1213
10/041,719	2002-01-08	SYSTEMS AND METHODS FOR PROCESSING ACCOUNT IDENTIFIERS USING DOUBLE ENTRY	34250-1180
10/041,714	2002-01-08	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	34250-0841
10/041,955	2002-01-07	SYSTEMS AND METHODS FOR SELECTIVE USE OF DATABASES TO PREDICT FINANCIAL RISK	34250-1141
10/041,954	2002-01-07	SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS	34250-1139
10/041,765	2002-01-07	SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK	34250-1142

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/811,299	2007-06-18	METHOD AND SYSTEM FOR PREVENTING CARD FRAUD	34250-0876
11/843,343	2007-08-22	ELECTRONIC CONFIRMATION TO DEBIT OR CREDIT AN ACCOUNT	34250-0882
11/495,917	2006-07-28	POINT OF SALE PAYMENT TERMINAL	34250-0880
11/086,934	2005-03-22	ELECTRONIC ACKNOWLEDGMENT OF RECEIPT OF INVENTORY	34250-0872
10/358,615	2003-02-05	POINT OF SALE PAYMENT TERMINAL	34250-0869
10/037,827	2002-01-03	METHOD FOR RECEIVING ELECTRONICALLY TRANSFERRED FUNDS USING AN AUTOMATED TELLER MACHINE	34250-1247
09/992,596	2001-11-14	ELECTRONIC CONFIRMATION TO DEBIT OR CREDIT AN ACCOUNT	34250-0881
09/965,083	2001-09-26	ELECTRONIC ACKNOWLEDGMENT OF RECEIPT OF INVENTORY	34250-0909
6,783,065	2004-08-31	PURCHASING CARD TRANSACTION RISK MODEL	34250-0848
09/801,965	2001-03-08	METHOD FOR SELECTIVELY PRINTING MESSAGES AND ADDING INSERTS TO MERCHANT STATEMENTS	34250-0870
09/795,050	2001-02-26	TIERED PROCESSING METHOD AND SYSTEM FOR IDENTIFYING AND MITIGATING MERCHANT RISK	34250-0879
09/634,901	2000-08-09	POINT OF SALE PAYMENT TERMINAL	34250-0868
09/607,571	2000-06-29	METHOD FOR PREVENTING FRAUDULENT FINANCIAL TRANSACTIONS	34250-0887
09/599,704	2000-06-22	SYSTEM FOR UTILIZING A SINGLE CARD TO PROVIDE MULTIPLE SERVICES IN AN OPEN NETWORK ENVIRONMENT	34250-0861
09/495,526	2000-01-31	AFP TO POSTSCRIPT CONVERSION METHOD	34250-0867
09/484,958	2000-01-18	METHOD AND SYSTEM FOR REDUCED COST DEBIT PROCESSING	34250-0865
09/474,672	1999-12-29	ROUTING NUMBER VARIABLE AND INDEXES	34250-0860

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
09/473,853	1999-12-29	SYSTEM AND METHOD FOR UTILIZING AN EXCLUSION LIST DATABASE FOR CASINOS	34250-0862
09/474,572	1999-12-29	AUTOMATED SYSTEM AND METHOD FOR MONITORING FINANCIAL TRANSACTIONS	34250-0866
09/474,576	1999-12-29	SYSTEM AND METHOD OF DETERMINING COLLECTABILITY IN A DISTRIBUTED NEGATIVE FILE	34250-0877
09/474,671	1999-12-29	SYSTEM AND METHOD OF APPROVING A LIMIT OF CHECK CASHING OVER TIME	34250-0878
09/467,621	1999-12-20	SCORING METHODOLOGY FOR PURCHASING CARD FRAUD DETECTION	34250-0864
09/466,271	1999-12-17	METHOD AND DEVICE FOR PERFORMING CARD TRANSACTIONS	34250-0874
09/426,681	1999-10-25	METHOD AND SYSTEM FOR PROVIDING AN INCENTIVE TO A CUSTOMER TO USE A PURCHASING CARD WHEN MAKING A PURCHASE	34250-0873
09/425,471	1999-10-22	SYSTEM & METHOD FOR DETECTING CREDIT CARD FRAUD	34250-0847
09/416,518	1999-10-08	ELECTRONIC PAYROLL SYSTEM & METHOD	34250-0859
09/246,025	1999-02-05	SYSTEM FOR SELECTIVELY PRINTING MESSAGES AND ADDING INSERTS TO MERCHANT STATEMENTS	34250-0857
09/241,237	1999-02-01	SYSTEM AND METHOD FOR ENABLING A MERCHANT TO APPLY FOR A CREDIT CARD PROCESSING ACCOUNT USING THE INTERNET	34250-0858
09/185,877	1998-11-03	METHOD FOR PROVIDING BANK CARD TRANSACTION DATA	34250-0856
09/179,653	1998-10-27	AFP TO POSTSCRIPT CONVERSION METHOD	34250-0852
09/135,347	1998-08-17	METHOD AND SYSTEM FOR TAX PAYMENT	34250-0883
09/107,911	1998-06-30	MERCHANT ANALYSIS SUPPORT METHOD	34250-0855
09/100,434	1998-06-19	FINANCIAL SERVICES ACCOUNT MANAGER SYSTEM	34250-0853
09/100,425	1998-06-19	FUNDING AND SETTLEMENT INTEGRATED SUSPENSE PROCESSING SYSTEM	34250-0854

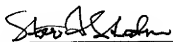
APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/267,894	2005-11-04	COMMISSION AND SALES/MIS REPORTING METHOD AND SYSTEM	34250-1197
11/243,168	2005-10-04	SYSTEM AND METHOD FOR PROVIDING DATA SERVICES VIA A NETWORK	34250-1203
11/243,169	2005-10-04	SYSTEM AND METHOD FOR PROVIDING DATA SERVICES VIA A NETWORK	34250-1204
10/935,806	2004-09-07	METHODS AND SYSTEMS FOR ANALYZING ELECTRONIC PAYMENT TRANSACTION DATA FOR ERRORS	34250-1195
10/910,844	2004-08-04	METHOD AND SYSTEM FOR ELECTRONICALLY PROCESSING PROJECT REQUESTS	34250-1202
10/799,254	2004-03-12	METHOD AND SYSTEM FOR PROCESSING ELECTRONIC PAYMENT TRANSACTIONS	34250-1194
10/799,253	2004-03-12	AUTOMATED SALES COMMISSION CALCULATION METHODS AND SYSTEMS	34250-1196
10/776,302	2004-02-11	METHOD AND SYSTEM FOR PROCESSING ELECTRONIC FINANCIAL TRANSACTIONS	34250-1200
10/680,892	2003-10-07	METHOD AND SYSTEM FOR MANAGING FINANCIAL TRANSACTIONS	34250-1199
10/444,007	2003-05-21	METHOD AND SYSTEM FOR QUALIFYING AND EFFECTUATING ELECTRONIC TRANSACTIONS	34250-1201
10/286,667	2002-11-01	METHOD AND SYSTEM FOR MONITORING ELECTRONIC TRANSACTIONS	34250-1100

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/928,315	2007-10-30	METHOD FOR PROVIDING A MONEY TRANSFER SERVICE THROUGH A PAYMENT ENABLER SYSTEM	34250-0844
11/928,749	2007-10-30	METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET TRANSACTIONS	34250-1022
11/839,472	2007-08-15	PRE-PAID ACTIVATION AND REPLENISHMENT ON A POINT-OF-SALE DEVICE	34250-1237
11/673,711	2007-02-12	METHOD AND SYSTEM FOR FACILITATING FINANCIAL TRANSACTIONS OVER THE INTERNET USING REGISTERED FINANCIAL INSTRUMENTS	34250-1131
7,143,284	2006-11-28	ABDS METHOD AND VERIFICATION STATUS FOR AUTHENTICATING ENTITY ACCESS	34250-1072
11/548,460	2006-10-11	ACCOUNT-BASED DIGITAL SIGNATURE (ABDS) SYSTEM USING BIOMETRICS	34250-1160
11/536,788	2006-09-29	METHOD FOR MAKING AN ONLINE PAYMENT THROUGH A PAYMENT ENABLER SYSTEM	34250-1124
7,032,112	2006-04-18	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) SYSTEM USING TRANSACTIONAL ACCOUNT INFORMATION	34250-1242
6,981,154	2005-12-12	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) ACCOUNTS	34250-0998
11/161,566	2005-08-08	FACILITATING DIGITAL SIGNATURE BASED ON EPHEMERAL PRIVATE KEY	34250-1243
11/161,555	2005-08-08	ASYMMETRIC KEY CRYPTOSYSTEM BASED ON SHARED KNOWLEDGE	34250-1166
11/161,558	2005-08-08	VERIFYING DIGITAL SIGNATURE BASED ON SHARED KNOWLEDGE	34250-1165
6,860,496	2005-03-01	DOLLY SYSTEM FOR VEHICLE MOVEMENT	34250-1159
6,851,054	2005-02-01	ACCOUNT-BASED DIGITAL SIGNATURE (ABDS) SYSTEM FOR AUTHENTICATING ENTITY ACCESS TO CONTROLLED RESOURCE	34250-1164
6,789,189	2004-09-07	MANAGING ACCOUNT DATABASE IN ABDS SYSTEM	34250-1162

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
10/711,149	2004-08-27	SENDING ELECTRONIC TRANSACTION MESSAGE FOR ENTITY INFORMATION ACCOUNT, DIGITAL SIGNATURE DERIVED THEREFROM, AND SENDER IDENTITY INFORMATION IN AADS SYSTEM	34250-1016
10/711,147	2004-08-27	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) SYSTEM	34250-1246
10/343,619	2003-02-03	ENTITY AUTHENTICATION IN ELECTRONIC COMMUNICATIONS BY PROVIDING VERIFICATION STATUS OF DEVICE	34250-1163
10/331,142	2002-12-27	SYSTEM AND METHOD FOR PROVIDING ANONYMOUS PAYMENT TRANSACTION	34250-1030
6,390,759	2002-05-21	ROLL CART	34250-1125
09/923,213	2001-08-06	MANUFACTURING UNIQUE DEVICES THAT GENERATE DIGITAL SIGNATURES	34250-1161
09/923,075	2001-08-06	MODIFYING MESSAGE DATA AND GENERATING RANDOM NUMBER DIGITAL SIGNATURE WITHIN COMPUTER CHIP	34250-1174
6,195,417	2001-02-27	AUTOMATED SYSTEM FOR ACCESSING SPEECH-BASED INFORMATION	34250-1023
09/737,912	2000-12-15	ONLINE METHOD & SYSTEM FOR ORDERING & HAVING DELIVERED A PAPER GREETING MESSAGE & PAYMENT INSTRUMENT	34250-0957
09/570,245	2000-05-12	METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET TRANSACTIONS	34250-1021
6,055,513	2000-04-25	INFORMATION PRESENTATION SYSTEMS & METHODS	34250-1027
5,444,616	1995-08-22	FINANCIAL TRANSACTION SYSTEMS AND METHODS UTILIZING A MULTI-READER TRANSACTION TERMINAL	34250-0981
5,432,236	1995-07-11	SYSTEMS AND METHODS FOR OPERATING DATA CARD TERMINALS FOR TRANSACTION CHARGEBACK PROTECTION	34250-0967
5,426,286	1995-06-20	CARD TRANSACTION TERMINAL	34250-0964
5,396,545	1995-03-07	SELF CONFIGURING DATA CARD TERMINAL	34250-0969

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
5,386,458	1995-01-31	SYSTEMS AND METHODS FOR OPERATING DATA CARD TERMINALS FOR TRANSACTION AUTHORIZATION	34250-1127
5,362,952	1994-11-08	CARD TRANSACTION TERMINAL	34250-0963
5,334,823	1994-08-02	SYSTEMS AND METHODS FOR OPERATING DATA CARD TERMINALS FOR TRANSACTION CHARGEBACK PROTECTION	34250-0965
D348,440	1994-07-05	DATA CARD TRANSACTION TERMINAL	34250-1249

Date: 6-18-08


 Signature
Steve F. Stratman
 Name
Deputy General Counsel
 Title
First Data Corporation
 Company